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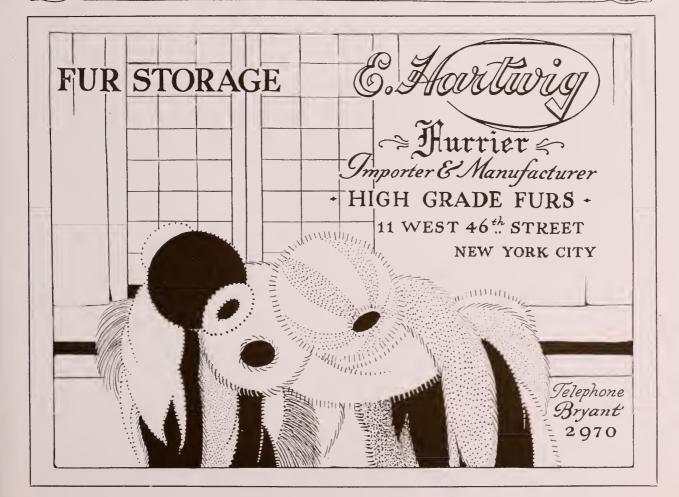
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THE FIFTH AVENUE BANK OF NEW YORK

"FORTY YEARS ON FIFTH AVENUE"

T the northwest corner of Fifth Avenue and 44th Street is The Fifth Avenue Bank of New York, an institution intimately associated with the development of Fifth Avenue during the past twoscore years.

Its quaint, distinctive building—once the home of a prominent citizen—is forcibly suggestive of the Fifth Avenue of a by-gone day. Dating back to 1866, it is today one of the few structures on Fifth Avenue typical of the fine "uptown" homes which, until a generation ago, caused the Avenue to be noted as an exclusive residential thoroughfare. During the twenty-five years that have elapsed since the Bank moved into its present quarters, Fifth Avenue

has changed from a quiet avenue of homes to one of the world's most prominent business streets.

It was at No. 531 Fifth Avenue, in the basement of the old Sherwood House, a family hotel which stood on Delmonico's present site, that the Fifth Avenue Bank of New York first opened for business. Until October 7, 1875, when the men who subsequently comprised its first board of directors met in the Sherwood House to organize the Bank, there was no bank of deposit and discount in the 42nd Street section of the City. Financial business was generally conducted, with scant convenience, through downtown institutions.

Assured of the active support and important business of a large number of neighboring residents and business people, many of whom became original subscribers to its stock, the Bank opened its doors to the public on October 13, 1875, within a week after its organization. Philip Van Volkenburgh was president, John H. Sherwood, vice-president, and A. S. Frissell, cashier; comprising the board of directors were the



THE SHERWOOD HOUSE, 1889

Northeast corner 44th Street and Fifth Avenue. The first offices of The Fifth Avenue Bank are shown in the basement.

officers and James Buell, John B. Cornell, Jonathan Thorne, Gardner Wetherbee, William H. Lee, Russell Sage, Webster Wagner, Joseph S. Lowrey, Charles S. Smith and Joseph Thompson.

A steady increase in the Bank's business soon caused it to seek new and larger quarters, and in April, 1890, it moved to the remodelled residence of John B. Cornell, at the northwest corner of 44th Street and Fifth Avenue, opposite its former location. Later it bought the adjoining home of Manton Marble, former editor of *The World*. In these quarters it has been ever since.

Favored with an admirable location—amid surroundings that imparted a distinctive, home-like atmosphere—the Bank, from the beginning, attracted the "uptown" residents it was primarily intended to serve. To this day many of its original depositors, their families and descendents, have continued relations that betoken

and descendents, have continued relations that betoken years of satisfaction and enduring confidence. Exceptional accommodations, notably its facilities for women clients, have commended the Bank to an ever-widening circle of individual depositors.

Apart from its many personal accounts, the Bank's enviable record for uninterrupted service and strict adherence to sound banking principles has gained the goodwill and patronage of the business community which, in later years, has surrounded it. Its substantial clientele of corporations, firms and business people, may be justly ascribed to a well-merited reputation for fair dealing, business-like methods and unquestioned stability.

The increasing volume of the Bank's business has involved no sacrifice of safety, nor of efficient service, but, on the contrary, is the result of a policy that has won the approval of depositors and the respect of the community.

The record of the Fifth Avenue Bank during the past forty years, its ample resources and strong directorate, furnish a significant recommendation to those desiring to establish connections with a sound commercial bank.



THE FIFTH AVENUE BANK OF NEW YORK Northwest corner of 44th Street and Fifth Avenue Showing the remodelled Cornell and Marble residences now occupied by the bank



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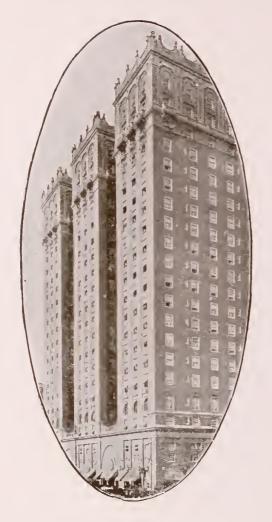
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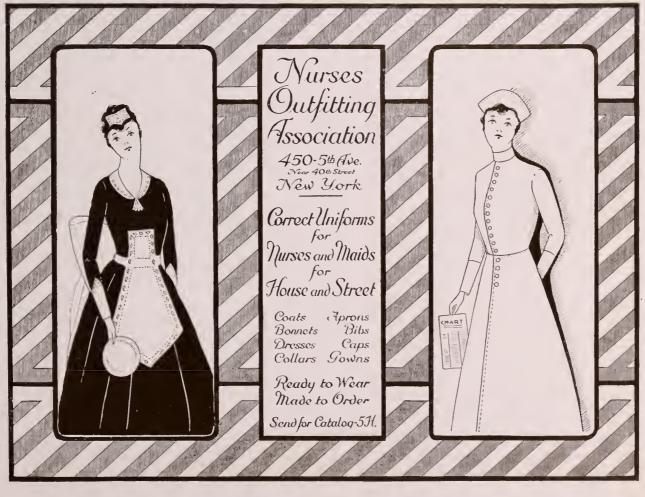
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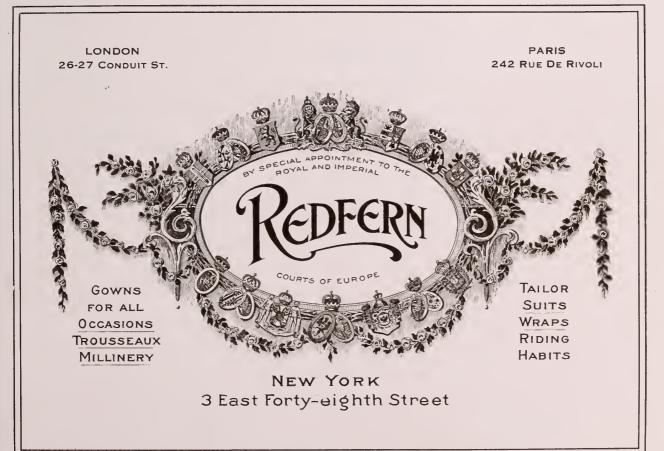
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A few facts concerning Fifth Avenue and it's adjacent streets

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Fifth Avenue at Broadway and Twenty-third Street, looking south, showing the old Fifth Avenue Hotel at the extrema right, and the sharp corner in the middle foreground where the famous Flatiron Building has since been erected.

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OPPOSITE PUBLIC LIBRARY

HERE is nothing so typical of New York, its greatness, its wealth, its progressiveness and its ever-changing variety, as its most splendid thoroughfare, Fifth Avenue. Taking it in a stretch of a little over three miles, from Madison Square to the home of Mr. Andrew Carnegie, it is to-day the most magnificent street in the world. In its first mile, starting at Washington Square northward, it is partially reminiscent and partially a nightmare, but it is neither poor nor drab. It represents capital in its ugly loft buildings covering the sites of stately brownstone houses of the founders of fortunes. These utilitarian structures may not appeal to one's sense of beauty, but there is a certain majesty about them and they rise over the graves of many architectural blunders of an inartistic period. From Madison Square to Central Park, it is the Via Appia of opulence. Beyond, it is Arcady.

It is in this mile and a half, where the changes are most apparent. A writer in the Sun once said that in New York "memories like rats are chased away by the ever rising flood of progress. There is no room for ghosts." W. D. Howells in his amusing sequel to his delightful book "Their Wedding Journey" gives the impressions of a middle aged couple revisiting the scenes of their honeymoon, after a lapse of thirty years. Place these people in Madison Square, in this year and let them



Old Chickering Hall, which formerly stood on the northwest corner of Fifth Avenue and Eighteenth Street, famous in its day as the social and musical center of the metropolis. The former quiet, exclusive, strictly residential character of this portion of the Avenue has now entirely departed.

look about them. Nearly all the familiar landmarks of 1886 have disappeared. They are in another city. Their New York has vanished. The Square is the same, perhaps a little less conservative—but the loiterers are of a different class. The children of the wealthy residents and their nurses are gone. It is no longer a residential neighborhood.

All up the Avenue, there has been a complete transformation. Thirty years is really a short period. In this summary of what has taken place, no attempt will be made to allude to the older history of the street. It will be confined to the period between 1886 and 1916.

AT TWENTY-THIRD STREET AND BROADWAY

Where the Avenue and Broadway joined in a V, there was in the old days a one-storied building with shops, one among them famous for the sale of foreign photographs, and what was then considered a tall structure—the Cumberland, where there were bachelor apartments and offices. The huge Flatiron building, like a giant plow, occupies the site now and even it has long ceased to be a wonder and is fast settling down into middle age. The Fifth Avenue Hotel, built in 1858 and opened by Paran Stevens, is replaced by the Fifth Avenue Building. This house was the home of the famous lights of the Republican party, and its Amen Corner, where the late Senator Thomas Platt and his political friends held out, was one of the sights of the city. The hotel itself was considered the very last cry in magnificence and luxury and modern appointments. On the plot where it was built, was formerly a Hippodrome with many wooden towers—the circus has always been faithful to Madison Square—and before that the cottage tavern of Corporal Thompson.

The former visitor to New York, especially if he came from another part of the United States, never was satisfied until he could have a peep at the maker of Presidents—the senior



A Metropolitan Police Parade in the "Nineties"; on the right the upper corner of Madison Square with the Farragut Statue, and in the middle foreground the old Brunswick Hotel, now razed and its site occupied by the modern and lofty Brunswick office building.

United States Senator from New York. It was not difficult. There was hardly an evening when Congress was not in session that the Senator and his cronies and a number of newspaper men would not be found in the famous seats in the vestibule. In other days, the late James G. Blaine was a frequent visitor to the Fifth Avenue. General Sherman was also another familiar figure there as were President Harrison and President McKinley.

The brownstone shaft which marks the last resting place of General Worth, a hero of the Mexican War, is still here. As for Madison Square itself, that would be another story. The heroine of the native poet Butler's "Nothing to Wear," Miss Flora McFlimsey, was supposed to live here in the late fifties. The dignified row of chocolate colored houses with high stoops, the homes of the late Frank Work, the Townsend Burdens, the Whitneys, the Abercrombies, the Iselins, the O'Briens and others have nearly all disappeared as have also those of Miss Catherine Wolfe and S. L. M. Barlow on the Madison Avenue side.

SOME MEMORIES OF MADISON SQUARE

In the Square itself, many will remember a tall sunburned man with white hair and beard. dressed in immaculate linen, seated on a bench and always surrounded by children. This was George Francis Train, the agitator and writer who made an independent race for President of the United States in 1872 and who was declared insane afterwards but who seems to have had some method in his madness. For years, he lived at one of the Mills Hotels which he christened "Mills Palace" and he held no communication with anyone except through the medium of children. At Madison Square and over Fifth Avenue was the famous Dewey Arch, erected for the occasion of the triumphant entry of the hero of Manilla Bay into New York in 1899. It was of papier mache, and it was designed to be perpetuated in stone. Public sentiment cooled, however, and when it was decided that it would be a menace to traffic it passed into history.



Old "Delmonico's," Fifth Avenue and Twenty-second Street, New York's celebrated eating and meeting place of earlier days; it had a world-wide fame and a well-deserved reputation. It was the scene of numberless banquets and social functions in which participated the most prominent people in the city, state and nation.



Fifth Avenue looking south from Twenty-first Street, from an old print.

Perhaps a word might be said of the Garden, so long the home of the National Horse Show. In 1886, it was a veritable old barrack, which had been used at one time, as a station for the Harlem railroad trains and horse cars. On its site, in 1890, was built the present structure designed by Stanford White, with its graceful tower crowned by St. Gaudens' gilded Diana. It was opened with a summer entertainment

of ballet and the engagement of the orchestra of Edouard Strauss the Vienna waltz king. For another decade, it was the meeting place of society and in its assembly rooms was given the ball in honor of the Infanta Eulalia on her visit in the Columbus Centennial year, 1892. Here also were held great political meetings and Bryan spoke to crowds there in 1896, in 1906 and again in 1915. Cleveland and Thurman, Roosevelt and others have made addresses in the same forum, where earlier in the season, society paid homage to the horse and fashion. It was on its roof garden, that its architect Stanford White was killed by Harry Thaw.

Squeezed up now in a corner, opposite the Garden, is the villa-like home of the late Leonard Jerome, now occupied by the Manhattan Club. It has been a home for several clubs, among them the University. In the house, there was a private theatre, where amateur theatricals were given and where Mrs. James Brown Potter first made her debut as an actress in "The Russian Honeymoon".



The Windsor Arcade occupying the eastern side of Fifth Avenue, between Forty-sixth and Forty-seventh Streets, and built upon the site of the old Windsor Hotel after its destruction by fire. This building was taken down a few years ago and upon the northern half of its site was erected W. & J. Sloane's new building.

Leonard Jerome, was the very prince of entertainers but his heyday was before Eighty-six. Winston Churchill, late First Lord of the Admiralty is his grandson.

At the northeast corner of Twenty-sixth Street was the Brunswick, a fashionable and comfortable hotel in the mid-Victorian style. It was here that the Coaching parade assembled, one of the brilliant social affairs of the springtide. On the southwest corner was

Delmonico's, sedate, sober and "elegant". It was the restaurant of the time, and had moved with each epoch in the development of the town, from the Bowling Green. The late Ward McAllister established the Patriarchs here, giving several handsome balls each winter. In fact all the world dined and danced and celebrated at Delmonico's. When the more formidable rivals of its glory opened farther up town, it moved to its present abode at



Fifth Avenue looking south from Thirty-first Street, from an old print

Forty-fourth Street. Martin, who had a French table d'hote on University Place, took Delmonico's old building and made it a gorgeous resort for Bohemia. The owners of the property, the heirs of the late R. W. Montgomery, concluded to sell, and now a great business building is on its site and there is another where was once the Brunswick. Mr. Montgomery bought the plot seventy or more years ago. It was called Montgomery's



The famous old Fifth Avenue Hotel, at Twenty-third Street, built in 1859 and razed in 1908 to permit the erection of the new Fifth Avenue Building. It entertained the Prince of Wales (afterward Edward VII), Emperor Don Pedro of Brazil, Presidents Lincoln and Grant and hundreds of other famous people. Senator Thomas C. Platt, the republican boss, had his "Amen Corner" here.



Old Fifth Avenue looking north from Forty-fourth Street, the Hebrew Temple of Emanu-El at Forty-third Street in the right foreground, and the Roman Catholic Cathedral of St. Patrick, at Fiftieth Street, minus its two lofty spires which were built later, in the middle distance. From a photograph made in 1879.

Folly because he paid what was considered a large sum for such an out of the way site. This was quite under \$100,000. Delmonico, however, paid the estate a rent of \$80,000 a year and it finally brought over two million.

A FAMOUS FIFTH AVENUE CHARACTER

No mention of Delmonico's will be complete without an allusion to Frank Work who lived in the brownstone house next to the Brunswick Hotel and who dined so frequently at this restaurant. He was usually alone and that was one of his fads. In the rear of his house was his stable, a most luxurious affair and until nearly ninety years of age, he drove each day his team of trotters up the Avenue and through the Park. Frank Work was a Wall Street banker who had made several fortunes. He was somewhat of a rough diamond and a character. He was one of the last of the millionaires who were devoted to driving, and he and William H. Vanderbilt had many speeding contests in the 80's behind their teams of fast trotters. His daughter Mrs. Burke Roche kept up the sport and even until

very recently would be seen in the afternoons in a road cart with her groom beside her. But an equipage is almost a rarity on the Avenue these days. John Mackay the bonanza king, Tom Ochiltree teller of Texas yarns and jokes, Wright Sanford and Hermann Oelrichs and Frederick Gebhard, the fashionable type of the man about town, Berry Wall, king of the dudes, Nat Goodwin the comedian and many others—some ghosts, some yet hale and hearty —were among the habitués of Delmonico's. And in a place by a Fifth Avenue window could be seen for hours a comfortable, fat, middle-aged couple, eating and eating and eating. It was a Frenchman called the Marquis de Croisic and his wife, an American woman who had a fortune. They built an apartment house opposite Delmonico's on the northwest side and later tried their luckwhen fortunes were failing—at hotel keeping.

Before leaving this corner, a word must be said to the glory of the horse and the delights of coaching. By a strange fatality within a few weeks of each other there passed away three of the most notable whips of New York, Col. William Jay, president of the Coaching Club and leader in all its parades, Col. Delancey



The home of A. T. Stewart, New York's famous old-time drygoods merchant, at Fifth Avenue and Thirty-fourth Street; it was an Italian marble palace and cost to build more than two million dollars. Its site, which faces the Waldorf-Astoria Hotel and the new Altman block, is now occupied by the handsome and ornamental building of the Knickerbocker Trust Company.

Kane who ran the first coach, the old Tantivy, from this corner to New Rochelle on a daily trip and Alfred Vanderbilt who revived the glory of the sport later and brought new blood into the Coaching Club. The meet in these latter days was in the Park near the Mall or at the Metropolitan Club corner. Coaching, however, has disappeared from the New York streets. Mr. Bauodoine still tools one up and down the Avenue during the Autumn and Spring, but he is regarded with curiosity. So also have vanished the handsome equipages of society, always identified by their liveries. There were some quaint ones also, a regular feature of the day. The venerable Mrs. John Jay drove up and down the Avenue in an antiquated carriage, and dressed in the fashion of the fifties until recently. Mrs. Tighe of Union Square in an ark of a carriage, with two ancient servitors on the box, and her bonnet and gown of even a more remote period, appeared each afternoon at the hour of

THE FATE OF SOME OLD MANSIONS

Our friends will note the change in the general appearance of the Avenue. It seems wider and lighter. The ordinance requiring the removal of stoops and steps and obstructions generally was fought by many of the old residents. When it was put in force, it looked as if the street had been struck by a tidal wave. But it broadened it and brought in the sunlight and many of the residents were content to sell their old homes at high prices.

At the Holland House lived Roscoe Conkling who died from the effects of a cold caught on the day of the famous blizzard of March 1888, when he fell into a snowdrift on Union Square. He had walked to and from the Surrogate's Court, as that day was fixed for the opening of the Stewart will case, in which he was one of the counsel.

These, with a few exceptions, have all gone—the Hammersleys, the Mortimers, the Laws, Mrs.ParanStevens, Mrs.FrederickGoodridge's with its garden, the Livingstons, and a score



Old Fifth Avenue looking south from Thirty-fourth Street, showing the Waldorf Hotel, on the corner of Thirty-third Street, occupying the site of the former residence of William Waldorf Astor. The building at the extreme right was the handsome brown stone residence of John Jacob Astor, where was later built the Astoria Hotel, the two structures now being connected and known as the Waldorf-Astoria.

of others. There is more variegated architecture employed even in this locality, while above Thirty-fourth Street there is a series of huge white marble and stone palaces. The Calumet Club on the northeast corner of Twenty-ninth, opposite the Marble Collegiate Church occupied two houses thrown into one. Until recently it stood, ivy clad, a dignified landmark of the past. It is now in its new home on West Fifty-sixth Street. The Knickerbocker, now at Sixty-second Street, had the Moller residence at the corresponding corner at Thirty-second Street.

On the west side of the Avenue, in the block between Thirty-third and Thirty-fourth Streets, stood the twin residences of the late John Jacob and William Astor, sons of William B. Astor and grandsons of the founder of the fortunes of the family. William B. Astor had acquired a large tract of property in this vicinity, in the early part of the last century. The houses were completed for occupancy in 1872, and it was at the home of his son John Jacob that he died in 1874. In 1890, John Jacob died and his son William Waldorf Astor

who had decided to live abroad, tore down the house and built there the Waldorf Hotel. This was opened in 1893 and it created a social revolution in New York. Madison Square was pronounced downtown and Delmonico moved to Forty-fourth Street. A few years afterwards, Mrs. William Astor, the mother of the late Col. John Jacob Astor and grandmother of Vincent Astor, gave up her house which had been the scene of much splendid entertaining and the Astoria was erected on its site and in 1895, the Waldorf-Astoria the largest and most magnificent hotel of its day in New York, came into existence.

SOME CHRONICLES OF THE ASTOR FAMILY

Nearly every day in the year, except in midsummer, a portly, well bearing, middle aged gentleman could be met on the Avenue in the morning going downtown and in the evening returning. He was like clock work and men set their watches by him. Many took him to be an Englishman. He had the hale, bluff ap-



Old Fifth Avenue looking south from Thirty-sixth Street; on the corner of Thirty-fifth Street stood the New York Club, since removed and its site occupied by a large business building housing Maillards and others. While lower down are shown the old Stewart mansion and the completed world famous Waldorf-Astoria Hotel.

pearance of a retired army officer. This was John Jacob Astor, the father of William Waldorf Astor. Mr. Astor always walked to and from his offices which at one time were in Prince Street but in later years in West Twenty-sixth. He called himself for many years, John Jacob Astor, Jr., because there was an uncle, an invalid, named after the original John Jacob who lived to a ripe old age. Mr. Astor served gallantly in the Civil War. He was a cultivated and scholarly man with courtly manners. His father William B. Astor was educated abroad and his mother was Miss Alida Armstrong, member of an old Knickerbocker family. He married a Miss Gibbes, the granddaughter of Mr. Vanden Heuvel, one of New York's first wealthy Dutch merchants of Colonial days.

His brother William Astor who lived in the house at Thirty-fourth Street and Fifth Avenue was more of a sportsman and was devoted to yachting. His son, the late Col. John Jacob Astor, continued the family practice of walking to the offices of the estate, which is now divided into two separate corporations, even after he had moved to his new

home on upper Fifth Avenue. Once in a while he drove down in a buggy, of an antique pattern and more latterly in a motor, but when he was in town, he never missed this pilgrimage.

On the northwest corner of Thirty-fourth Street is also historic ground. Here in the fifties, Dr. Townsend, the sarsaparilla king, built a residence which was a wonder. It was said to cost with the ground over two hundred thousand dollars and it was frequently open for public inspection. After his death the property at a much advanced price passed into the possession of the rich drygoods merchant, A. T. Stewart. Here he built his marble palace, as it was called, costing over a million. He died there and the stealing of his body from St. Mark's churchyard and the subsequent litigation over the will of his widow are familiar to everyone. Then the Manhattan Club leased the place, but their stay was confined to a few years. It was torn down and the Knickerbocker Trust Building now stands on its site. At the Thirty-fifth Street corner, the New York Club had a beautiful home which they occupied for about fifteen years



Old Fifth Avenue looking north from Thirty-fifth Street: on the extreme left a portion of the New York Club's former house; on the northwest corner of Thirty-fifth Street now stands the lofty new building of Best & Co., and beyond it many more lofty business blocks, including those of the Gorham Co., Lord & Taylor and other famous firms.

when it was sold and the property occupied by large shops. Opposite, the entire block is now taken by the great Altman store, where there were the homes of the Gordon Norries, the Griswolds, George Bend and Christ Church, and on Madison Avenue several of the many Astor residences. All up Murray Hill, as this clevation is called, and on the side streets, were these red brick and grey stone mansions, occupied by the descendants of the original John Jacob Astor, the stone being quarried from near Red Hook, on a family estate. One of the last of the stately homes of the eighties was that of Mrs. Louis Hoyt, at the northeast corner of Thirty-sixth Street and facing it is the Astor Trust and offices of The Spur, formerly the residence of Pierre Lorillard.

Murray Hill itself, once the site of the Murray farm and of Mrs. Coventry Waddell's Italian villa where Thackeray was entertained, has proved a bonanza for real estate speculators. The boom lasted a few years, and in its duration frontage blocks were assessed in the millions. Tiffany, Lord & Taylor and other well known firms built superb emporiums on the site of the old residences and the owners of the land reaped immense fortunes. One lady who

had a small house, had determined to live there the rest of her days. It was on Fifth Avenue and she had valued it at a little over one hundred thousand dollars. She was so harrassed by the dealers with one bidding higher than the other, that she was forced to leave, selling for \$600,000. Here was Governor Morgan's home, afterwards owned by the Lewis family, at East Thirty-seventh Street with its rear garden; James Gordon Bennett's home, and the former residence of William H. Vanderbilt, at East Thirty-ninth, of the traditional brownstone, and in its day, one of the most admired on the Avenue. Mr. Vanderbilt built the twin houses at West Fiftyfirst and Fifty-second Streets and gave his home as a wedding present to Mrs. Seward Webb, one of his daughters, but later it was transferred to Frederick Vanderbilt, and a house was built for Mrs. Webb farther up town.

The home of the late John G. Wendel on the northwest corner of Fifth Avenue and Thirty-ninth Street still stands, for the Wendels never sell. They are relatives of the Astors. In the rear is a yard worth a million dollars which was kept it is said to give exercise room for a pet dog.



Old Rutgers Female College, Fifth Avenue and Forty-first Street, the first institution in New York City for the higher education of girls; its site, which faces the new Public Library, is now occupied by the uptown building of Rogers, Peet & Co.

THE GREAT CHANGES AT FORTY-SECOND STREET

The Public Library is a most modern acquisition. It stands where was the old Croton Aqueduct, a gloomy affair fashioned like an Egyptian tomb. It was the first large aqueduct New York ever possessed, and here until nearly the sixties was the end of Fifth Avenue proper. The rest was nothing but a country street with road houses and a few

residences. Some of the former, notably the Willow Tree near Forty-fourth Street, remained until a short time ago.

Our William D. Howells' couple may have wondered at the constant stream of traffic up and down the Avenue, principally motors, and experienced the difficulty of crossing. In 1886, even here at the junction of Forty-second



Rutgers Institute on left, the Reservoir on right, at Fifth Avenue and Forty-second Street.

Street and Fifth Avenue, it was like the main street of a village. They look for a stage, the lumbering antiquated ark drawn by decrepit horses. These have passed away with the brownstone houses and the provincial customs of another day. Here are the high motor busses, with their upper decks crowded with passengers. Our old-fashioned friends



The old Murray Hill Reservoir, which occupied the easterly portion of Bryant Park and faced upon Fifth Avenue, extending from Fortieth to Forty-second Streets; it was demolished in 1900 to make room for the New York Public Library, which was built upon its site.

might be fearsome now to leave the sidewalk, and stand bewildered at the coping. But behold the traffic policeman, mounted on a well groomed nag, and holding up the traffic for them with a wave of his white-gloved hand. There was little need for him in 1886.

The assessed valuation recently from Forty-second to Sixtieth Street on both sides of the Avenue is \$110,727,000 an average of over six millions for each of the eighteen blocks. According to a newspaper statistician, the value of the hotels now on this land would more than pay the national debt.

The northwest corner of Fifth Avenue and Forty-second Street was bought by Peter Goelet in 1845 for \$4,850. It is now owned

by Mrs. Elbridge T. Gerry who married his nephew. The Bristol Hotel, Forty-second Street and Fifth Avenue, has been changed and converted into an effice building. This corner—100 feet on the Avenue and 125 on the street—is assessed for \$1,850,000. The price paid for the entire block in 1845 was \$9,200. It is now held at over \$8,000,000.

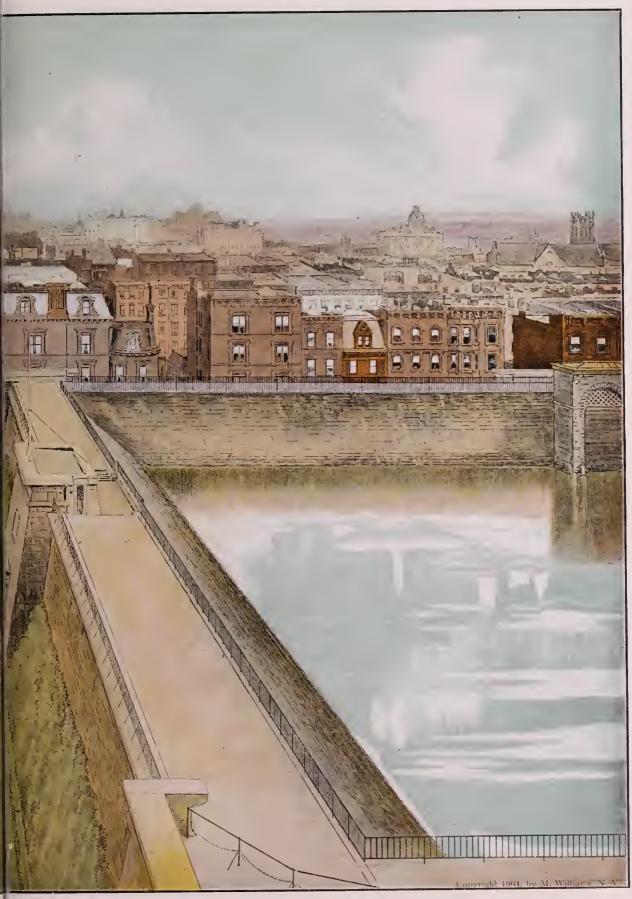
Passing at Forty-third Street by the site of the former residence of William N. Tweed which was later owned by heirs of Richard T. Wilson, one reaches another historic point. It is the plot occupied by Windsor Arcade owned by Elbridge T. Gerry and on the Madison Avenue side, by the famous Ritz-Carlton Hotel, built by Robert Goelet. This



Fifth Avenue looking north from Forty-fourth Street, showing the Hebrew Temple of Emanu-El in the right foreground; this is a very typical view of the exclusively residential character of upper Fifth Avenue as it appeared during the last decade of the nineteenth century.



Panoramic view of Old Fifth Avenue looking south from Forty-second Street; in the right foreground the Mr roadway has been greatly widened, and the house porches removed, h



Hill Reservoir, in the center distance the spire of the Brick Presbyterian Church. At the present time the business blocks have taken the place of nearly all the old residences.

entire block front was bought by Peter Goelet in 1845 for \$9,200. It is valued now at about \$8,000,000. Here was the Windsor Hotel, a rambling old fashioned affair, but considered in its time, one of the best in New York. It was the pioneer of the uptown hostelries. On St. Patrick's day in 1899, while the procession was passing, it caught fire and it burned so quickly that before aid could reach it, a large number of lives were lost.

THE GOULDS AND THE AVENUE

At Forty-seventh Street and Fifth Avenue on the northeast corner is the residence of Mrs. Finley J. Shepard, more generally known as Helen Gould, the eldest daughter of the late Jay Gould. This was the house in which her father passed his last years and in which he

died, a comparatively young man. The Goulds lived formerly on Union Square. Like many celebrities, Jay Gould was a little man. He always dressed in a most unassuming, rather shabby manner although more dapper than his friend, Uncle Russell Sage, who was a neighbor. The late Governor Russell F. Flower, politician and millionaire, and his brother Anson R. Flower lived between Forty-eighth and Forty-ninth Streets and owned much of the property in this vicinity.

At the northwest corner of Fiftieth Street, just opposite the Cathedral, was the home of the late Benjamin Altman, the great merchant, philanthropist and art collector. In the rear he had built a gallery where his famous collection of the old masters were hung. At his death, they were bequeathed to the Metropolitan Museum of Art. On this same



The Fifth Avenue Market and "Ye Olde Willow Cottage," at the southeast corner of Fifth Avenue and Forty-fourth Street, now the site of the American Real Estate Company's building. The cottage named for the great willow tree which formerly stood before it, was originally known as Willow Tree Inn, and was run at one time by Tom Hyer, the famous pugilist.

block lived the late Russell Sage and the late D. O. Mills, two powers in the financial world and the latter the founder of the Mills Hotels. The valuation of the Cathedral and its site has been placed at \$7,000,000.

On the west side of the Avenue, between Fifty-first and Fifty-second Streets are the famous Vanderbilt twin houses. It is told that the entire plot was once owned by the late Henry Keep, president of the Lake Shore Railroad. He bought it for \$250,000. Opposite him on the east side of the Avenue, the Roman Catholic Diocese built an Orphanage. It was a drab structure and long an eyesore to the neighborhood. Mr. Keep concluded to give his property to some institution. He held on to it however for a long period. The value increased almost 400 percent and when William H. Vanderbilt wanted a Fifth Avenue site, he sold it to him for \$1,000,000. Mr.

Vanderbilt, like Mr. Astor, had an interest in a quarry. His was brown freestone, and although Richard Hunt the architect had specified white marble, the houses were constructed from "home" materials. Mr. Vanderbilt had his gallery of paintings in the Fifty-first Street house, and at one time the public was allowed on certain days to view them. It was in this house that he died in 1885. It was left to his youngest son George, and in default of a male heir, it was inherited by Cornelius Vanderbilt who intends to reside there. For a time, it was leased by Henry C. Frick, the steel magnate.

The late William H. Vanderbilt was a great lover of horses and it was he who first introduced the custom of fast driving teams and thirty-five years ago, he was a familiar figure on the Avenue, starting out for the afternoon behind Maud S. and Aldine, or the latter and



The Old Windsor Hotel which stood on the east side of Fifth Avenue between Forty-sixth and Forty-seventh Streets; it was totally destroyed by fire on the 17th of March, 1900, while a St. Patrick's Day parade was passing and the streets were throughd with spectators. The new building of W. & J. Sloane now occupies the upper corner of this site supplanting the Windsor Arcade.

Early Rose. The succeeding generation of Vanderbilts cared little for horses and the love of the sport was revived by his grandson the late Alfred Vanderbilt. Col. Elliott Shepard who lived in the upper Vanderbilt house, was the owner of the Fifth Avenue stage line. He married the eldest daughter of Mr. Vanderbilt and later bought the *Mail and Express* and had a text from the Bible each day on its editorial page. The late William D. Sloane married Miss Leila Vanderbilt and the two families occupied the same residence for a long time.

SOME OF THE VANDERBILT RESIDENCES

The Orphanage was later put in the market and the shabby building was demolished.

The Vanderbilts were determined that the immediate vicinity of their homes should not be invaded by business. The Union Club moving from Fifth Avenue and Twenty-first Street bought the northeast corner of Fiftyfirst Street, a plot of 175 feet and their beautiful club house designed for them by John Dufais was built there. The Vanderbilts immediately purchased the rest of the property for \$1,000,000 and on it are two marble residences, one occupied by Mr. and Mrs. W. B. O. Field. Mrs. Field was Miss Lila Sloane, whose mother was a Vanderbilt. Morton F. Plant is the owner of the large house on the southeast corner of Fifty-second Street.



Fifth Avenue looking north from Forty-eighth Street in the early nineties, after the lofty twin spires were added to St. Patrick's Cathedral, but before the construction of the Knickerbocker and University Club buildings and the St. Regis and Gotham Hotels a few blocks above.



Columbia College, at the corner of Fifth Avenue and Forty-ninth Street, from an old print.

The new Union Club has not many reminiscences. It passed through the most interesting part of its history in the old building at Fifth Avenue and Twenty-first Street. When James Gordon Bennett, the proprietor of the Herald comes to New York, he can usually be seen walking on Fifth Avenue to the club. Formerly he kept his New York apartment on

Twenty-first Street. Now he has had it moved in the vicinity of the club in one of the Fifties. Mr. Bennett's visits to New York are much less frequent than in former years. The present president, Mr. Augustus Schermerhorn, is a bachelor and a member of an historic family. He lives on University Place in a great red brick dwelling, the last of the residences in that part of town. John Pierpont Morgan is a governor of the

Union Club and is seen there frequently. His father who was also a member preferred the Metropolitan which he was largely instrumental in organizing. Neither of the Morgans, however, has ever been a familiar figure on the Avenue.

Club life has changed in the last decade. There are a few new clubs and the older or-



Old Fifth Avenue looking north from Fifty-third Street, showing the old St. Luke's Hospital which formerly occupied the block on the west side of the Avenue between Fifty-fourth and Fifty-fifth Streets, and beyond it, on the northwest corner of Fifty-fifth Street, the Fifth Avenue Presbyterian Church, whose pulpit was long occupied by Dr. John Hall.

ganizations with the exception of the Knickerbocker have preferred to take sites in the quieter side streets. The University on the site of the old hospital at Fifty-fourth Street moved from Madison Square fifteen years ago. The Lotos, where dinners were given to all the great literary celebrities and visiting lions, was at 556 Fifth Avenue but is now in a building of its own on West Fifty-seventh Street. The late Ambassador to England, Whitelaw Reid, was one of its first presidents and his memory is also intimately connected with the Union League.

The newer Fifth Avenue has never been associated with the theatrical world for the reason that it is the one great street in New York on which there has never been a theatre. The old Fifth Avenue theatre is on Broadway. Now and then such great stars as the late Henry Irving or Coquelin would be seen coming from the Lotos or the Union, at which they were put up as guests. The late Edwin Booth kept close to the more literary atmosphere of Gramercy Park where the Players is located. John Drew is probably the only Thespian whom one



"Marble Row," residence built in 1871 by Mrs. Mary Mason Jones on northeast corner of Fifty-seventh Street, later a part of the Paran Stevens estate.

associates with the Avenue, but he does not belong to the Union or the University.

THE BUSINESS INVASION

At the white marble chateau of William K. Vanderbilt on the northwest corner of Fifty-



Old St. Luke's Hospital, on the west side of Fifth Avenue between Fifty-fourth and Fifty-fifth Streets. In the "nineties" a new St. Luke's Hospital was built on Morningside Heights, opposite the Protestant-Episcopal Cathedral of St. John the Divine, and the old hospital was demolished, the new building of the Graduates' Club being erected upon its site.

The Distorpofa Great Thoroughfare

second Street the famous fancy ball was given in the spring of 1883. At the southwest corner of Fifty-third Street was the Frederic Gallatin mansion which to the surprise of many, was given over to trade about eight years ago and was leased by an automobile concern. It eventually made way for a commercial building. Above St. Thomas' Church which has recently been completed after the original structure was burned down and which a half century since was at the corner of Houston and Broadway, are two more Vanderbilt houses, gifts of William H. to his daughters, Mrs. H. McK. Twombly and Mrs. W. Seward Webb. The Webbs have capitulated. Like the Gallatins, their children are all married, and the house is too large for them. Thus has the Vanderbilt stronghold been attacked from both the north and the south. Business is to the right and to the left of them.

Almost until the beginning of this century, the entire block on the west side of the Avenue, between Fifty-fourth and Fifty-fifth Streets was a refreshing green oasis in the midst of brick and mortar. Here was St.

Luke's Hospital, a plain, comfortable building not without a certain homely charm, set in a garden of shrubs and venerable trees. The lawn was always well kept and in the spring time, there were lilacs and flowering bushes and later roses. The convalescent patients would be camped out in the garden on fine days and although there was a note of pathos of pain about the old place, it was a grateful bit of *rus in urbe*. The University Club and the Gotham Hotel, two huge strikingly ornate buildings, now occupy the site.

Former Vice President Levi P. Morton has given up his home on the east side of the Avenue and where it stood is a tall white marble skyscraper.

On the east side from Fifty-fourth to Fifty-seventh Streets, bounded by Fifth and Park Avenues, is the John Mason tract, which has furnished so much litigation during the past fifty years. Mr. Mason, a founder of the Chemical Bank, bought it and some adjacent land farther north from the City about a century ago. Three of the plots, each 200 by 950 feet, were obtained for \$2,500. This



The first Plaza Hotel at Fifth Avenue and Fifty-ninth Street, was not exactly an old New York hotel for it was not built until 1890, its site having been earlier occupied as a private skating rink. The present Plaza Hotel, which occupies the same site, is said to have cost nearly twelve million dollars to build, furnish and equip.

The Distory of a Great Thoroughfare

averages \$10 a city lot. Today the assessed land value of these eight blocks is over \$55,000,000 while the Fifth Avenue frontage is on the tax books for \$20,000,000. Mr. Mason died in 1839 cutting off in his will a son who married a popular actress and a daughter the wife of a Mr. Alston. Another daughter was Mrs. A. Gordon Hamersley and three others had married into the Jones family. The will was broken in 1854, and the property divided. The Colfords, Masons and Isaac Jones and some of their relatives have had their residences there. Louis C. Hamersley, a grandson, had a good portion of the first block between Fifty-fourth and Fifty-fifth Streets, and he sold the upper corner plot to the late Col. John Jacob Astor who built there the splendid St. Regis Hotel. This was the Hamersley who married Miss Jane Lillian Price of Troy. She afterwards became Duchess of Marlborough and finally the wife of Lord William Beresford. Louis Hamersley also left a curious will which has been in litigation for many years and is a cause as celebrated as the familiar Jarndyce vs. Jarndyce.

SOME FAMOUS SOCIETY FUNCTIONS

On the northeast corner of Fifty-seventh Street and the Avenue, opposite the grini castle of Mrs. Henry Huntington and the French chateau of Mrs. Cornelius Vanderbilt, is the home of Mrs: Hermann Oelrichs, who was Miss Theresa Fair, the daughter of James G. Fair, one of the bonanza kings. It was here that her sister, Miss Virginia Fair, was married to William K. Vanderbilt, Jr., in 1898. The historic interest of the house centres in its first owner and its subsequent occupants, Mrs. Mary Mason Jones and Mrs. Paran Stevens. Mrs. Jones was one of the Mason heirs and she built the house and the row of white marble residences adjoining, most of which have been owned by her descendants. She was the first woman in New York to have a salon and she was the Egeria of the first half of the nineteenth century, when her home was



The Lenox Library, now occupied by the residence of Henry C. Frick, was designed by the celebrated architect, Richard M. Hunt, and built for James Lenox, in which were kept the priceless Lenox collections of art and literature until these were transferred to the new building of the New York Public Library.

in Broadway near Astor Place. When she died, a very old woman, Mrs. Paran Stevens, the mother of Lady Paget, leased the house and she too entertained there on an elaborate scale. Her Sunday evening entertainments were novelties and especially successful. She died suddenly in this house and it then was bought by the late Hermann Oelrichs and his wife. Now the Jones descendants are erect-

the Secretary of the Navy in the first Cleveland cabinet. Mrs. Whitney was Flora Payne the daughter of a Standard Oil Magnate. Here for years, the Whitneys, who had added to the house, entertained on a lavish scale. Eventually, after the death of the first Mrs. Whitney, it was transferred to their eldest son Harry Payne Whitney who married Miss Gertrude Vanderbilt, a daughter of



Fifth Avenue Sunday morning parade in Civil War time, from an old print.

ing seven and nine story bachelor apartments in two places in the block, and thus disappears another landmark.

On the southwest corner there stood an Italian villa which was built when the neighborhood was still semi-suburban, by Mr. Frederick Stevens, whose wife was Miss Adele Sampson, the daughter of a wealthy banker. There was a marital disagreement and a divorce and Mrs. Stevens became the Duchess de Dino. The house was bought by a relative as a gift to Mrs. William C. Whitney, wife of

Mr. and Mrs. Cornelius Vanderbilt who lived in the great French chateau just opposite. The prophecies concerning Fifty-seventh Street are being realized. Business has established itself in the last wide residential street south of the Park. It is true that it is of the highest class and the thoroughfare promises to become a second Rue de la Paix. Mr. Harry Payne Whitney has purchased the splendid house, 871 Fifth Avenue which his father bought about fifteen years ago and then sold to the late James Henry Smith. The old Stevens villa has shared the fate of many another New York home. It exists no longer and there is a temporary business structure in its place.

At the Vanderbilt

chateau, Miss Gladys Vanderbilt was married to the Count Szechenyi. Many splendid entertainments have been given in this beautiful house, and shadows have fallen on its threshold. Cornelius Vanderbilt died here and in its great drawing rooms was held the memorial service for the second son, Alfred, who was lost on the ill-fated Lusitania.

At the gateway of the Park is the Plaza Hotel, a superb structure and an integral factor in the fashionable life of the metropolis. It was not so long ago that another hotel of the same name was on the same site. It had a history born of litigation among the heirs of millionaire tobacconist Anderson, and it remained unoccupied for years. Then it had a comparatively brief term of existence. It was a huge barn and its disappearance was a matter of congratulation.

UPPER FIFTH AVENUE

Above Sixtieth Street, the mile and a half of houses facing the Park has been called millionaires' row. It represents construction more than reconstruction and as yet it has not many memories. The residences until late in the Nineties were scattered with many vacant lots and mean buildings intervening. The

property was a part of various farms. One of the first speculators in real estate here was one of the Hoffmans, a distant relative of the late John T. Hoffman. He invested in great tracts of this Fifth Avenue property and built a beautiful residence at the corner of Seventy-ninth. It was one of the first of the handsome houses in this section. Mr. Hoffman failed and the house was purchased by Mr. Isaac V. Brokaw.

The history of the various deals and changes in ownership of this mile and a half would fill a volume and it is like the shuffling of a pack of cards. Many of the first speculators improved their property by building brownstone houses of the old pattern. These when purchased made way rapidly for the great marble and grey and white chateaux and palaces of this court corner of the town. Central Park was opened about 1859. The late Calvert Vaux had the arrangement of the grounds. Near its entrance is the old Arsenal lately used as a police and a park building and soon to be demolished. It was in use during the Civil War and had a flag telegraph by which signals were interchanged with the down town arsenal, at Elm and White Streets.

The Metropolitan Club and the town house of Mr. Elbridge Gerry were built about the same time in the latter part of the last century. Mr. Robert Lenox the philanthropist built the Lenox Library and gave to it his gallery of paintings. This classic white marble building was recently demolished to make way for the new residence of Henry C. Frick.

Upper Fifth Avenue has been rich in art collections. The Metropolitan Museum in Central Park, is one of the greatest in the world. It faces Fifth Avenue from Eighty-first to Eighty-fourth Streets. The plain red brick building which is one of the group, was opened with much ceremony in 1880 by Rutherford B. Hayes, then President of the



The A. T. Stewart mansion formerly at Fifth Avenue and Thirty-fourth Street, from an old print.

United States. Various additions and wings have been built since to house the splendid collection donated by the late J. Pierpont Morgan, the late Benjamin Altman and others. At the southeast corner of Sixty-eighth Street is the Yerkes mansion and art gallery which was intended by its owner to be a public benefaction after his death. "Pickhardt's Folly" is the huge brownstone house at the corner of Seventy-fourth Street built at a cost of over a million of dollars in 1874 by the late William Pickhardt. It was far up town and not constructed as he had planned so that it was practically abandoned and years afterwards it was sold to the Rev. Alfred Duane Pell for less than five hundred thousand—one of the few instances of temporary deterioration in values on the Avenue. Mr. Pell has a wonderful collection of china and he reserves a part of this big house as a private museum. He is a wealthy clergyman of an old family.

The Whitney mansion on the north corner of Sixty-eighth Street has also a history. It was built by Mr. R. L. Stuart, a rich sugar merchant. Mr. Whitney bought it about 1900 and added to it, changed the entire interior and had it lavishly decorated. Here he gave a ball for the debut of his niece Miss Katherine Barney. After his death, it was purchased by "Silent" Smith the Wall Street broker who inherited an immense fortune from his uncle the late George Smith. Mr. Smith married the former wife of William Rhinelander Stewart.

SOME FAMOUS UPTOWN HOUSES

The new Knickerbocker Club stands on the site of a house of French Gothic design at the south corner of Sixty-second Street. It was the property of Mrs. Josephine Schmid who made a fortune from a Harlem Brewery. She married latterly the Prince del Drago, the scion of a line related to Spanish Royalty. At Sixty-fourth Street is the home of Mrs. James B. Haggin the widow of the wealthy Forty-niner who made an enormous fortune as a banker in San Francisco. The house was built by the late George Crocker another California millionaire. Both Mr. and Mrs.

Crocker died within a short time of each other. The late James B. Haggin who lived until he was over ninety was one of the daily promenaders on Fifth Avenue. His former home was at 587 Fifth Avenue. Shortly before his death he purchased first the Progress Club building, at the north corner of Sixty-third for \$840,000 but abandoned it and subsequently bought the Crocker house. The George Gould house at Sixty-seventh Street was completed in time for the wedding of Miss Marjorie Gould, the eldest daughter and Mr. Anthony J. Drexel, Jr., and is a large modern structure. It stands on the site of the former Gould residence, a brownstone house with a tower and here took place the wedding of Miss Anna Gould and her first husband the Count de Castellane in 1895. The Astor residences, the homes of the late E. H. Harriman, the late Joseph P. Stickney, the ornate castle of ex-Senator Clark of Montana, the Frank Woolworth house, and the homes of James Speyer, Archer M. Huntington, Henry Phipps, Edward J. Berwind and many millionaires present a succession of splendid edifices up to the domain of Mr. Andrew Carnegie at Ninetieth Street. Beyond this the Avenue is chaotic.

These, then, are some of the most notable changes which have taken place in one of the greatest streets in the world, typical in their rapidity of American growth and the national spirit of progress.



Fifth Avenue and Twenty-third Street just before the Civil War. Later the location of the famous Fifth Avenue Hotel, and now occupied by a large office building.

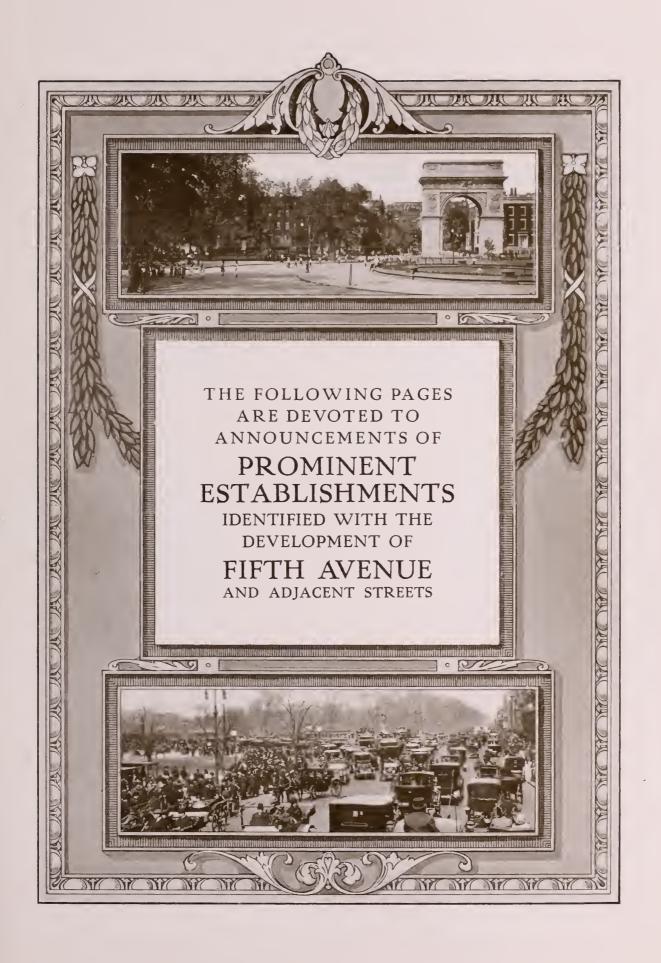
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View on upper Fifth Avenue, looking north at Sixty-fourth Street, showing residence (on the corner) of James Ben Ali Haggin, and beyond it houses of William Guggenheim, Frank Jay Gould, John W. Herbert and Mrs. Isador Wormser.



Fifth Avenue at the Plaza, looking north from Fifty-ninth Street; at the extreme right the Netherland Hotel, on the upper corner of Sixtieth Street the Metropolitan Club, and beyond that what is known as the "Millionaires' Mile" of splendid private residences.

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View of Fifth Avenue looking north from just above Thirty-fourth Street, the new building of Best & Co., on the first street corner to the left, Tiffany & Company's building on the right of the corner of Thirty-seventh Street.



Fifth Avenue at the upper end of Madison Square, view looking north, showing the new Brunswick Building on the right and facing the square; in the middle distance on the left is the spire of the Marble Collegiate Church, at the corner of Twenty-ninth Street.

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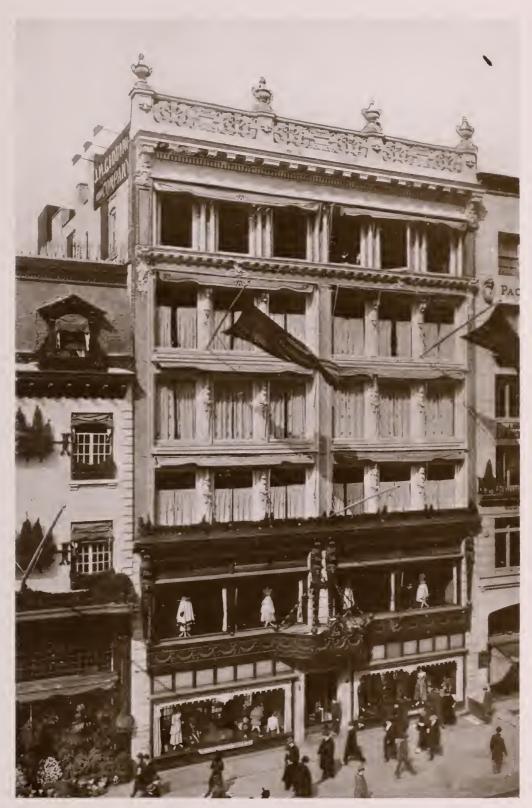
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Fifth Avenue looking north at Sixty-sixth Street; in order from this point are seen the residences of Mrs. Henry O. Havemeyer, Col. Oliver H. Payne, Benjamin Thaw, George J. Gould and Thomas F. Ryan. Central Park, opposite, gives all these homes an unsurpassed outlook.



Residence of Commodore Elbridge T. Gerry, southeast corner of Fifth Avenue and Sixty-first Street; adjoining this palatial mansion on the south is the famous Knickerbocker Club of New York.

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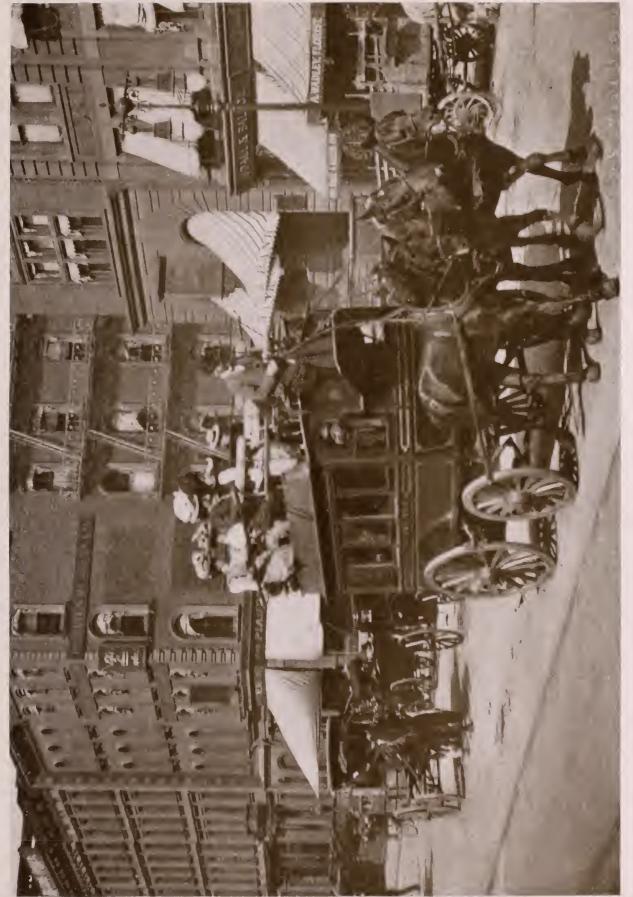
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One of the old Fifth Avenue horse-drawn stages, now obsolete and replaced by automobile stages of much greater size, speed and comfort. These antique conveyances have now all disappeared, but they were very common at the beginning of the present century.



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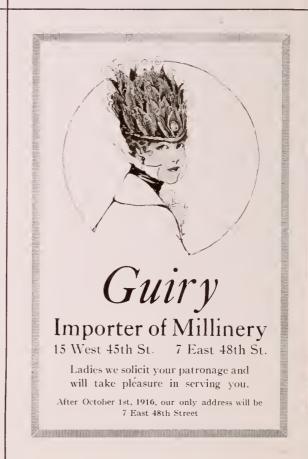
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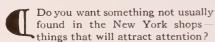
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Fifth Avenue and Forty-second Street, looking north; this is the busiest traffic corner in the metropolis, and neverending streams of autos, trolley cars, carriages and trucks present endless problems to the traffic policemen stationed here.



Fifth Avenue and the front of the New York Public Library, looking north from an elevated window on the north side of Fortieth Street. The first building on the right has now been replaced by the new edifice of Rogers, Peet & Co.



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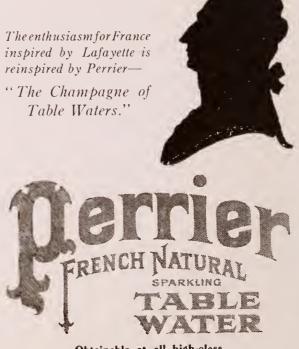
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Fifth Avenue looking north at Sixty-seventh Street, showing the residences of George J. Gould, Thomas F. Ryan, Mrs. Joseph Stickney, Daniel Gray Reid, Francis Burton Harrison, and others. All these residences face Central Park at one of its most picturesque viewpoints.



Home of Mrs. John Jacob Astor, at the northeast corner of Fifth Avenue and Sixty-fifth Street. This great residence occupies fully one-half of the block between Sixty-fifth and Sixty-sixth Streets, and is one of the finest houses in the best known portion of the "Millionaires" Mile".



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